

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

RAFAEL ROSA DIAZ
xxx-xx-6065
EVELYN MATTOS MORALES
xxx-xx-8011

DEBTORS

CASE NO 24-00015 ESL

CHAPTER 13

**DEBTORS' NOTICE OF FILING OF AMENDED SCHEDULE "C"
OFFICIAL FORM 106C**

TO THE HONORABLE COURT:

COME NOW, RAFAEL ROSA DIAZ and EVELYN MATTOS MORALES,
the Debtors in the above captioned case, through the undersigned attorney, and very
respectfully state and pray as follows:

1.The Debtors are hereby submitting ***Amended Schedule "C" Official Form 106C***, dated February 15, 2024, herewith and attached to this motion.

2.The amendment to Schedule "C" is filed ***to claim the correct exemption for the Debtors' 2014 Chevrolet Equinox under Section 522(d)(5)***, in the above captioned case.

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

CERTIFICATE OF SERVICE

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and to all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtors and to all creditors and interested parties (CM/ECF non-participants) appearing in the master address list, hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 15th day of February, 2024.

/s/Roberto Figueroa Carrasquillo

USDC #203614

RFIGUEROA CARRASQUILLO LAW OFFICE PSC
ATTORNEY FOR the DEBTORS

PO BOX 186 CAGUAS PR 00726

TEL NO 787-744-7699 FAX 787-963-7699

Email: rfc@rfigueroalaw.com

Fill in this information to identify your case:

Debtor 1 RAFAEL ROSA DIAZ
First Name Middle Name Last Name

Debtor 2 EVELYN MATTOS MORALES
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Puerto Rico

Case number 24-00015-13
(if known)

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2014 Chevrolet Equinox VIN: 2GNALAEK3E6270227 The Debtors' daughter is using this vehicle and making current payments to its car loan with secured creditor American Leading Finance LLC.	<u>\$6,236.00</u>	<input checked="" type="checkbox"/> <u>\$4,105.48</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>3.1</u>			
Brief description: 2006 Ford Five Hundred LTD VIN: 1FAHP25186G185626 This vehicle has mechanical defects and no current registration (no marbete).	<u>\$2,143.00</u>	<input checked="" type="checkbox"/> <u>\$2,143.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>3.3</u>			

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1
Debtor 2

RAFAEL
EVELYN
First Name

Middle Name

ROSA DIAZ
MATTOS MORALES
Last Name

Case number (if known) 24-00015-13

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Household Goods and furnishings Line from Schedule A/B: 6	\$4,500.00	<input checked="" type="checkbox"/> \$4,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Clothing and personal effects Line from Schedule A/B: 11	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Jewelry Line from Schedule A/B: 12	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Cash Line from Schedule A/B: 16	\$35.00	<input checked="" type="checkbox"/> \$35.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: FirstBank Account No. x1092 Checking account Line from Schedule A/B: 17	\$41.00	<input checked="" type="checkbox"/> \$41.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Fill in this information to identify your case:

Debtor 1	<u>RAFAEL</u>	<u>ROSA DIAZ</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>EVELYN</u>	<u>MATTOS MORALES</u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>District of Puerto Rico</u>	
Case number (if known)	<u>24-00015-13</u>	

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ RAFAEL ROSA DIAZ
RAFAEL ROSA DIAZ, Debtor 1

X /s/ EVELYN MATTOS MORALES
EVELYN MATTOS MORALES, Debtor 2

Date 02/15/2024
MM/ DD/ YYYY

Date 02/15/2024
MM/ DD/ YYYY

Label Matrix for local noticing
0104-3
Case 24-00015-ESL13
District of Puerto Rico
Old San Juan
Thu Feb 15 13:29:22 AST 2024

COOP A/C ORIENTAL
PO BOX 876
HUMACAO, PR 00792-0876

Americas Leading Aut
250 Munoz Rivera Ave
San Juan, PR 00918-1814

Citibank/The Home Depot
Citicorp Cr Srvs/Centralized Bankruptcy
PO Box 790040
St Louis, MO 63179-0040

Discover Bank
P.O. Box 3025
New Albany, Oh 43054-3025

Lcdo Guillermo A Somoza Colombani
PO Box 366603
San Juan, PR 00936-6603

Puerto Rico Fed CU
Attn: Bankruptcy PO. Box 12011
San Juan, PR 00922-2011

MONSITA LECAROS ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

AMERICAS LEADING FINANCE LLC
BELLVER ESPINOSA LAW FIRM
COND EL CENTRO I SUITE 801
500 MUNOZ RIVERA AVE
SAN JUAN, PR 00918-3300

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130-0285

Coop De A/C Oriental
Ave. Font Martelo-centro
Humacao, PR 00792

Discover Financial
Attn: Bankruptcy
PO Box 3025
New Albany, OH 43054-3025

MONEY EXPRESS
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION (CODE 248)
PO BOX 9146, SAN JUAN PR 00908-0146

EVELYN MATTOS MORALES
PO Box 310
Punta Santiago, PR 00741-0310

RAFAEL ROSA DIAZ
PO Box 310
Punta Santiago, PR 00741-0310

BANCO POPULAR DE PUERTO RICO
MORTGAGE SERVICING DEPARTMENT (762)
PO BOX 362708
SAN JUAN, PR 00936-2708

(p)AMERICAS LEADING FINANCE
PO BOX 192367
SAN JUAN PR 00919-2367

Capital One N.A.
by American InfoSource as agent
PO Box 71083
Charlotte, NC 28272-1083

Departamento de Hacienda
PO Box 9024140
San Juan, PR 00902-4140

FIRSTBANK
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION -(CODE 248)
PO BOX 9146, SAN JUAN PR 00908-0146

Mueberrios
Attn: Bankruptcy
PO Box 674
Cidra, PR 00739-0674

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

AMERICAS LEADING FINANCE
PO BOX 192367
SAN JUAN, PR 00919-2367

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) Banco Popular de Puerto Rico
Mortgage Servicing Department (762)
PO Box 362708
San Juan, PR 00936-2708

(d) Coop A/C Oriental
PO Box 876
Humacao, PR 00792-0876

End of Label Matrix	
Mailable recipients	23
Bypassed recipients	2
Total	25